

**Information to identify the case:**

Debtor 1 **James Michael Gordon III**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Virginia**  
Case number: **15-31190-KRH**

Social Security number or ITIN **xxx-xx-4161**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Discharge of Debtor**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Michael Gordon III

July 24, 2018

**For the court:**

William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 James Michael Gordon, III  
 Debtor

Case No. 15-31190-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: cummingsj  
Form ID: 3180WPage 1 of 1  
Total Noticed: 23

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db	James Michael Gordon, III, 788 Lakepoint Drive, Clarksville, VA 23927-3514
12792554	Citi Cards, P.O. Box 6097, Sioux Falls, SD 57117-6097
12792557	+Dr. Thomas William DDS, 237 E. 5th Street, Chase City, VA 23924-1431
12792558	GECRB/Walmart, P. O. Box 35480, Newark, NJ 07193-5480
12792559	+Glasser & Glasser, P.L.C., Crown Center, Suite 600, 580 East Main Street, Norfolk, VA 23510-2306
12792562	Piedmont Access to Health Serv, 705 Main Street, Danville, VA 24541-1803
12792565	TD Bank USA/Target Credit, P. O. Box 55440, Minneapolis, MN 55440-0000
12792566	THD/CBSD, PO Box 653000, Dallas, TX 75265-3000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12792553	+E-mail/Text: bankruptcynotices@cbcompanies.com Jul 25 2018 03:36:31 CBE Group, 1309 technology Pkwy, Re: TD Bank, Cedar Falls, IA 50613-6976
12792555	EDI: DISCOVER.COM Jul 25 2018 06:58:00 Discover, P.O. Box 3008, Re: Bankruptcy, New Albany, OH 43054-3008
12801195	EDI: DISCOVER.COM Jul 25 2018 06:58:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
12792556	EDI: DISCOVER.COM Jul 25 2018 06:58:00 Discover Bank, DB Servicing Corp, P.O. Box 3025, New Albany, OH 43054-3025
12792560	EDI: RMSC.COM Jul 25 2018 06:59:00 Lowe's/GECRB, P.O. Box 965004, Orlando, FL 32896-5004
12792561	+E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Jul 25 2018 03:35:57 Office of the US Trustee, 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
12880040	EDI: PRA.COM Jul 25 2018 06:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13447588	EDI: Q3G.COM Jul 25 2018 06:59:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
12792563	+EDI: SEARS.COM Jul 25 2018 06:58:00 Sears/CITI, 8725 W. Sahara Ave, The Lakes, NV 89163-0001
12811245	+E-mail/Text: bncmail@w-legal.com Jul 25 2018 03:36:23 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12792564	E-mail/Text: bncmail@w-legal.com Jul 25 2018 03:36:23 Target Nat'l Bank, c/o Weinstein & Riley, PS, 2001 Western Ave, STE 400, Seattle, WA 98121-3132
12792567	EDI: RMSC.COM Jul 25 2018 06:59:00 WalMart, P. O. Box 960023, Orlando, FL 32896-0023
12828923	EDI: WFFC.COM Jul 25 2018 06:58:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
12792568	EDI: WFFC.COM Jul 25 2018 06:58:00 Wells Fargo Bank, N.A., P.O. Box 10438, MAC: X2505-036, Des Moines, IA 50306-0438
12792569	EDI: WFFC.COM Jul 25 2018 06:58:00 Wells Fargo Dealer Services, Attn: MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Julia Bonham Adair	on behalf of Debtor James Michael Gordon, III hathawayadair@gmail.com, ecf@hathawayadair.com
Suzanne E. Wade	ecfsummary@ch13ricva.com, trustee@ch13ricva.com;fred@cmc13.net

TOTAL: 2